

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Michelle L. Meddings</u>      | Social Security number or ITIN | xxx-xx-4837 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | 18-10555-JNP                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle L. Meddings

5/29/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michelle L. Meddings  
Debtor

Case No. 18-10555-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 29, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230  |
| cr        | + BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROU, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853 |
| cr        | + SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530   |
| 517270504 | Alloy Federal Credit U, US-60, Alloy, WV 25002   |
| 517270505 | + Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  |
| 517270522 | + Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021   |
| 517270532 | + First Step Group, LLC, PO Box 29225, Minneapolis, MN 55429-0225  |
| 517270536 | + Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823   |
| 517270544 | + Kennedy Medical Group, PO Box 95000, Philadelphia, PA 19195-0001   |
| 517270553 | + Prty Pls Fcu, 6 Lynam St, Wilmington, DE 19804-3135  |
| 517270555 | + Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280  |
| 517270556 | + South Jersey Federal C, 1615 Huffville Rd, Deptford, NJ 08096-6406   |
| 517270561 | Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127   |
| 517272188 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 517270563 | + Walter Meddings, 107 Strand Ave, Sewell, NJ 08080-9230   |

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov           | May 29 2024 20:42:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | May 29 2024 20:42:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235                   |
| cr        | + Email/Text: courts@firstharvestcu.com       | May 29 2024 20:42:00 | First Harvest Credit Union, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530  |
| 517270506 | ^ MEBN  | May 29 2024 20:36:38 | ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079   |
| 517270507 | + Email/Text: bankruptcy@pepcoholdings.com    | May 29 2024 20:42:00 | Atlantic City Electric, P.O. Box 13610, Philadelphia, PA 19101-3610  |
| 517286235 | Email/Text: bankruptcy@pepcoholdings.com      | May 29 2024 20:42:00 | Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600 |
| 517270508 | + Email/Text: nsm_bk_notices@mrcooper.com     | May 29 2024 20:41:00 | BNC Mortgage Loan Trust 2006-1, US Bank National Association as Trustee, c/o Nationstar  |

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|           |  |                      | Mortgage d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  |
| 517392621 | Email/PDF: resurgentbknotifications@resurgent.com    | May 29 2024 20:43:54 | CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517270509 | + EDI: CAPITALONE.COM                                | May 30 2024 00:27:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 517371217 | Email/PDF: bncnotices@becket-lee.com                 | May 29 2024 20:43:56 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517270510 | + EDI: CITICORP                                      | May 30 2024 00:27:00 | Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  |
| 517270511 | + EDI: COMCASTCBLCENT                                | May 30 2024 00:27:00 | Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604  |
| 517270512 | + EDI: WFNNB.COM                                     | May 30 2024 00:27:00 | Comenity Bank/Lane Bryant, Po Box 182273, Columbus, OH 43218-2273  |
| 517270517 | + Email/Text: electronicbkydocs@nelnet.net           | May 29 2024 20:42:00 | Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904   |
| 517270513 | + Email/Text: electronicbkydocs@nelnet.net           | May 29 2024 20:42:00 | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505   |
| 517270523 | + Email/Text: bknotice@ercbpo.com                    | May 29 2024 20:42:00 | Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870   |
| 517270524 | ^ MEBN   | May 29 2024 20:36:30 | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388   |
| 517270533 | + EDI: LCIICSYSTEM                                   | May 30 2024 00:27:00 | I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  |
| 517270535 | + Email/Text: bankruptcy@signetjewelers.com          | May 29 2024 20:42:00 | Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799  |
| 517270546 | + Email/Text: PBNCNotifications@peritussservices.com | May 29 2024 20:41:00 | Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043   |
| 517270547 | + Email/Text: bankruptcydpt@mcmcg.com                | May 29 2024 20:42:00 | Midland Credit Management, Inc., 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710  |
| 517299009 | + Email/Text: bankruptcydpt@mcmcg.com                | May 29 2024 20:42:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 517270548 | + Email/Text: Bankruptcies@nragroup.com              | May 29 2024 20:43:00 | National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036  |
| 517270549 | + Email/Text: nsm_bk_notices@mrcooper.com            | May 29 2024 20:41:00 | Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  |
| 517401413 | + Email/Text: nsm_bk_notices@mrcooper.com            | May 29 2024 20:41:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096  |
| 517270550 | EDI: PRA.COM   | May 30 2024 00:27:00 | Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  |
| 517368803 | EDI: PRA.COM   | May 30 2024 00:27:00 | Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541   |
| 517345316 | EDI: PRA.COM   | May 30 2024 00:27:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  |
| 517270552 | Email/Text: signed.order@pfwattorneys.com            | May 29 2024 20:41:00 | Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054  |
| 517270554 | + Email/Text: BankruptcyMail@questdiagnostics.com    | May 29 2024 20:43:00 | Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775  |

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| 517270559 | + Email/Text: bankruptcynotice@sjindustries.com | May 29 2024 20:42:00 | South Jersey Gas, Attn: Ms. Fleming, PO Box 577, Hammonton, NJ 08037-0577                    |
| 517270560 | + Email/Text: bankruptcy@sw-credit.com          | May 29 2024 20:42:00 | Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  |
| 517270562 | + EDI: SYNC                                     | May 30 2024 00:27:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104                      |
| 517272188 | ^ MEBN  | May 29 2024 20:37:01 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517292386 | + Email/Text: electronicbkydocs@nelnet.net      | May 29 2024 20:42:00 | U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911    |

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517270514 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270515 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270516 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270518 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270519 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270520 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270521 | *+            | Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  |
| 517270525 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270526 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270527 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270528 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270529 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270530 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270531 | *+            | Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  |
| 517270534 | *+            | I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378   |
| 517270537 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270538 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270539 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270540 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270541 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270542 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270543 | *+            | Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  |
| 517270551 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541 |
| 517270557 | *+            | South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406   |
| 517270558 | *+            | South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406   |
| 517270545 | ##+           | KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812   |

TOTAL: 0 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

| Name                 | Email Address  |
|----------------------|--|
| Andrew B Finberg     | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us   |
| Andrew B Finberg     | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us   |
| Andrew Thomas Archer | on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com<br>bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com   |
| Denise E. Carlon     | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com           |
| Harold N. Kaplan     | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE hkaplan@rasnj.com, kimwilson@raslg.com                   |
| Isabel C. Balboa     | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| John F Newman        | on behalf of Creditor SJFCU courts@firstharvestcu.com  |
| Laura M. Egerman     | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com |
| Robert J. Malloy     | on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com  |
| Roger Fay            | on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net, bkecf@milsteadlaw.com   |
| Roger Fay            | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE rfay@alaw.net, bkecf@milsteadlaw.com                     |
| Sindi Mncina         | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com  |
| U.S. Trustee         | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 13